

**STATE OF WASHINGTON  
OFFICE OF THE INSURANCE COMMISSIONER**

*In the Matter of*

**SONDRA L. EARLEY,**

Licensee.

Order No. 15-0143

WAOIC No. 152567

NPN/FEIN 684964

**CONSENT ORDER LEVYING  
A FINE**

This Consent Order Levying a Fine ("Order") is entered into by the Insurance Commissioner of the state of Washington ("Insurance Commissioner"), acting pursuant to the authority set forth in RCW 48.02.060, RCW 48.17.530 and RCW 48.17.560 and Licensee Sondra L. Earley. This Order is a public record and will be disseminated pursuant to Title 48 RCW and the Insurance Commissioner's policies and procedures.

**BASIS:**

1. Sondra L. Earley ("the Licensee") is a resident insurance producer licensed to do business in the state of Washington and has been licensed in Washington State since July 1, 2009.
2. Licensee currently has 3 active affiliations and 19 active appointments.
3. Licensee met with Washington consumers, a husband and wife, where she presented a Group Health plan. The Group Health plan was the only plan approved for their service area but the wife declined to sign up for the Group Health plan indicating she would continue with her insurance plan that is based in Pierce County.
4. Licensee then presented supplemental insurance plans to these Washington consumers and signed them up for an AARP Medicare supplement plan that was insured by UnitedHealthcare. However, Licensee failed to confirm that the wife was sixty-five (65) years

of age and failed to determine if either of these consumers were current members of AARP. The wife's application was rejected because she was under the age of sixty-five (65) and the husband's AARP membership had previously expired. In order to prevent the husband's UnitedHealthcare application from being rejected, Licensee paid the AARP renewal fee because current AARP membership is required in order to qualify for the UnitedHealthcare AARP Medicare supplement plan. Licensee renewed the husband's AARP membership without the husband's knowledge or consent.

5. RCW 48.30.140(1) provides that no insurer, insurance producer, or title insurance agent shall, as an inducement to insurance, or after insurance has been effected, directly or indirectly, offer, promise, allow, give, set off, or pay to the insured or to any employee of the insured, any rebate, discount, abatement, or reduction of premium or any part thereof named in any insurance contract, or any commission thereon, or earnings, profits, dividends, or other benefit, or any other valuable consideration or inducement whatsoever which is not expressly provided for in the policy. By paying the AARP renewal fee for a consumer in order to secure a policy, the Licensee violated RCW 48.30.140(1).

6. RCW 48.17.530(1)(b) allows the Insurance Commissioner to place on probation, suspend, revoke, or refuse to issue or renew an adjuster's license, an insurance producer's license, a title insurance agent's license, or any surplus line broker's license for violating any insurance laws, or violating any rule, subpoena, or order of the Insurance Commissioner or of another state's insurance commissioner. By paying the AARP renewal fee for a consumer in order to secure a policy, the Licensee violated RCW 48.17.530(1)(b), justifying the imposition of a fine.

7. RCW 48.17.530 and 48.17.560 authorize the Commissioner to impose a fine of not more than \$1,000 for each violation of the insurance code in addition to or in lieu of revocation, suspension, or refusal to renew a producer's license.

#### **CONSENT TO ORDER:**

The Insurance Commissioner of the state of Washington and the Licensee agree that the best interest of the public will be served by entering into this Order. NOW, THEREFORE, the Licensee consents to the following in consideration of her desire to resolve this matter without further administrative or judicial proceedings. The Insurance Commissioner consents to settle

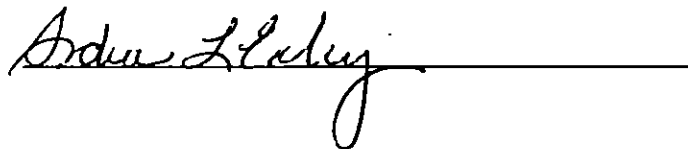
this matter in consideration of the Licensee's payment of a fine, and upon such terms and conditions as are set forth below:

1. The Licensee acknowledges her duty to comply fully with the applicable laws of the state of Washington.
2. The Licensee consents to the entry of this Order, waives any and all hearing or other procedural rights, and further administrative or judicial challenges to this Order.
3. By agreement of the parties, the Insurance Commissioner will impose a fine of \$250.00 (Two Hundred Fifty Dollars) to be paid by **July 6, 2015**.
4. The Licensee understands and agrees that any further failure to comply with the insurance statutes and regulations constitutes grounds for further penalties, which may be imposed in direct response to further violations.
5. This Order and the violations set forth herein constitute admissible evidence that may be considered in any future action by the Insurance Commissioner involving the Licensee. However, the facts of this Order, and any provision, finding or conclusion contained herein does not, and is not intended to, determine any factual or legal issue or have any preclusive or collateral estoppel effects in any lawsuit by any party other than the Insurance Commissioner.

EXECUTED this 29 day of June, 2015.

SONDRA L. EARLEY

Signature:



**AGREED ORDER:**

Pursuant to the foregoing factual Basis and Consent to Order, the Insurance Commissioner of the state of Washington hereby Orders as follows:

1. The Licensee shall pay a fine in the amount of \$250.00 (Two Hundred Fifty Dollars), receipt of which is hereby acknowledged by the Insurance Commissioner.

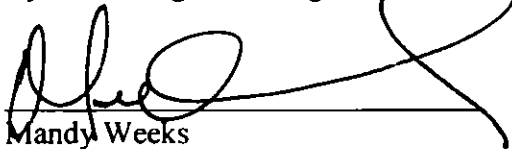
2. This Order and the violations set forth herein constitute admissible evidence that may be considered in any future action by the Insurance Commissioner involving the Licensee. However, the facts of this Order, and any provision, finding or conclusion contained herein does not, and is not intended to, determine any factual or legal issue or have any preclusive or collateral estoppel effects in any lawsuit by any party other than the Insurance Commissioner.

ENTERED at Tumwater, Washington, this 9th day of January, 2015.



MIKE KREIDLER  
Insurance Commissioner

By and through his designee



Mandy Weeks  
Insurance Enforcement Specialist  
Legal Affairs Division